

REMARKS

This paper is submitted in response to the Restriction Requirement mailed on January 22, 2007. Prior to entry of this Amendment, claims 1-64 were pending. After entry of this paper claims 1-34 and 62 will be pending with claims 35-61 and 63-64 cancelled.

In the Restriction Requirement, the Examiner alleges four distinct inventions:

- I. Claims 1-34 are drawn to "obtaining an estimated financial outcome for a pool of loans";
- II. Claims 35-52 are drawn to "determining a probability of loss for a loan";
- III. Claims 53-58 are drawn to "generating a loss list for a set of loans"; and
- IV. Claims 59-64 are drawn to "credit risk managing a loan pool having at least one loan for a property".

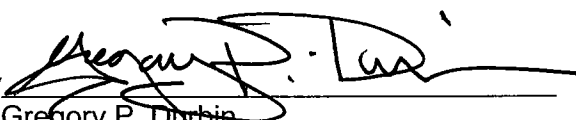
The Examiner requires restriction to one of the aforementioned inventions under 35 U.S.C. § 1.21. In response to the Restriction Requirement, Applicant elects Group I, claims 1-34 and claim 62 without traverse. Accordingly, claims 35-61 and 63-64 are hereby cancelled.

The Applicant believes no fees or petitions are due with this filing. However, should any such fees or petitions be required, please consider this a request therefor and authorization to charge Deposit Account No. 04-1415 as necessary.

If the Examiner should require any additional information or amendment, please contact the undersigned attorney.

Respectfully submitted,

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